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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourse	elf	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that i	s on Sharonna	
	your government-iss picture identification example, your driver	(for	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Andrews	
	identification to your meeting with the trus	Last name and Suffix (Sr. Ir. II III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you used in the last 8 ye		
	Include your married maiden names.	or	
3.	Only the last 4 digit your Social Security number or federal Individual Taxpayer Identification numb (ITIN)	y xxx-xx-6276	

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Case number (if known)

Debtor 1 Sharonna Andrews

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs. Business name(s)			
		Business name(s)				
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		4425 W. Iowa St. Chicago, IL 60651				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Sharonna Andrews

7.	The chapter of the Bankruptcy Code you are choosing to file under	☐ Chapter 7						
	-							
			napter 11					
		_	napter 12					
		■ Ch	napter 13					
3.	How you will pay the fee		about how yo	u may pay. Typically, attorney is submitting	if you are paying	the fee yourself,	you may pay with cash	local court for more details cashier's check, or money a credit card or check with
				need to pay the fee in installments. If you choose this option, sign and attach the Applica The Filing Fee in Installments (Official Form 103A).				
			•	,	,	this option only i	f you are filing for Char	oter 7. By law, a judge may,
			but is not requapplies to you	uired to, waive your fe or family size and you	e, and may do so are unable to pay	only if your inco the fee in install	me is less than 150% of	of the official poverty line tha this option, you must fill out
).	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes						
	last o years.	_ 10.	District	ILNDBKE	When	3/11/13	Case number	13-09549
			District	ILNUBRE	When	3/11/13	Case number	13-03343
			District		When		Case number	
						-		
0.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	5.					
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
							Case number, if	known
			District		When			
11.	Do you rent your	■ No.	O- 4- 1	ne 12.	When			
11.	Do you rent your residence?	■ No.	Go to li			ent against you a	nd do you want to stay	in your residence?
111.			. Go to li			ent against you a	nd do you want to stay	in your residence?

Debtor 1 Sharonna Andrews Document Page 4 of 55 Case number (if known)

Part	Report About Any Bu	sinesses	You Owr	n as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	e and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code			
	it to this petition.		Chec	k the appropriate box to describe your business:			
				Health Care Business (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as defined in 11 U.S.C. § 101(53A))			
				Commodity Broker (as defined in 11 U.S.C. § 101(6))			
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation in 11 U.S	s. If you in is, cash-f i.C. 1116				
	For a definition of small	No.	ı amı	not filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankru Code.			
		☐ Yes.	I am i	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Pari	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention			
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to		■ No. □ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is , why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property? Number, Street, City, State & Zip Code			
				Number, Street, City, State & ZIP Code			

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Debtor 1 Sharonna Andrews

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 55 Case number (if known) Debtor 1 Sharonna Andrews **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sharonna Andrews Signature of Debtor 2 Sharonna Andrews Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on July 19, 2017

MM / DD / YYYY

Debtor 1 Sharonna Andrews

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brian P. Deshur	Date	July 19, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Brian P. Deshur		
Printed name		
Law Offices of David Freydin		
Firm name		
8707 Skokie Blvd		
Suite 305		
Skokie, IL 60077		
Number, Street, City, State & ZIP Code		
Contact phone (630) 516-9990	Email address	david.freydin@freydinlaw.com
6289354		
Bar number & State		

		LAMAIIII	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Fill in this infor	mation to identify your	case:		
Debtor 1	Sharonna Andrev	vs		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,100.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,100.00
⊃ar	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	2,500.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	43,679.00
	Your total liabilities	\$	46,179.00
Par	t 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,510.76
i.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,190.70
Par	t 4: Answer These Questions for Administrative and Statistical Records		
S.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form \$ 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,591.33

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

		Document	Page 10 of 55		
Fill in this infor	mation to identify your	case and this filing:			
Debtor 1	Sharonna Andre	ws			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Casa numbar					П о
Case number			_		☐ Check if this is an amended filing
					amonaca ming
Official Fo	orm 106A/B				
Schedu	le A/B: Prop	ertv			12/15
	-	be items. List an asset only once. If	an asset fits in more than or	ne category, list the asset in	
hink it fits best. I	Be as complete and accura re space is needed, attach	ate as possible. If two married peop a separate sheet to this form. On the	le are filing together, both ar	re equally responsible for si	upplying correct
Part 1: Describe	e Each Residence. Building	g, Land, or Other Real Estate You O	wn or Have an Interest In		
	,	· ·			
. Do you own or	have any legal or equitabl	e interest in any residence, building	ار, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	Your Vehicles				
someone else dr	ives. If you lease a vehic	uitable interest in any vehicles, ele, also report it on Schedule G: E tility vehicles, motorcycles			,
3.1 Make:	Pontiac	Who has an interest in t	he nronerty? Check one	Do not deduct secured c	laims or exemptions. Put
Model:	Sunfire	Debtor 1 only	ic property: oneck one		ed claims on Schedule D: ims Secured by Property.
Year:	2004	Debtor 2 only			, ,
Approxima		B000 Debtor 1 and Debtor 2	only	Current value of the entire property?	Current value of the portion you own?
Other infor	rmation:	☐ At least one of the deb	tors and another		
				\$500.00	\$500.00
		Check if this is comn (see instructions)	nunity property		
		(**************************************			
Examples: Boa No Yes Add the doll pages you h	ats, trailers, motors, pers ar value of the portion ave attached for Part 2	NTVs and other recreational vehonal watercraft, fishing vessels, so you own for all of your entries to write that number here	nowmobiles, motorcycle ac	y entries for	\$500.00 Current value of the
20 you own or	nave any legal of equit	able interest in any of the follo	ming items :		portion you own?
					Do not deduct secured
					claims or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Sharonna Andrews	Document	Page 11 of 55 Case number <i>(i</i>	f known)
■ Yes	. Describe			
	Furniture			\$500.00
■ No			pment; computers, printers, scanners;	music collections; electronic devices
Examp	cibles of value bles: Antiques and figurines; paintin other collections, memorabilia . Describe		oks, pictures, or other art objects; star	np, coin, or baseball card collections;
Exam _p ■ No	nent for sports and hobbies bles: Sports, photographic, exercise musical instruments Describe	e, and other hobby equipment;	bicycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
■ No	rms nples: Pistols, rifles, shotguns, amm Describe	nunition, and related equipmer	ıt	
□ No	es apples: Everyday clothes, furs, leathe Describe	er coats, designer wear, shoes	s, accessories	
	Clothing			\$500.00
■ No		welry, engagement rings, wed	lding rings, heirloom jewelry, watches,	gems, gold, silver
Exan ■ No	arm animals nples: Dogs, cats, birds, horses . Describe			
■ No	ther personal and household ite	ms you did not already list, i	ncluding any health aids you did no	ot list
	the dollar value of all of your en Part 3. Write that number here	,	ny entries for pages you have attac	hed \$1,000.00
	escribe Your Financial Assets wn or have any legal or equitabl	e interest in any of the follov	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	nples: Money you have in your wall		osit box, and on hand when you file yo	our petition
Official Fo	rm 106A/B	Schedule A/B:	Property	page 2

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Case number (if known) Document Debtor 1 Sharonna Andrews 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Health Care Association Checking Account** \$600.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Schedule A/B: Property

Money or property owed to you?

Current value of the

☐ Yes. Give specific information about them...

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Case number (if known) Debtor 1 Sharonna Andrews portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$600.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Official Form 106A/B

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Case number (if known)

Document Debtor 1 **Sharonna Andrews**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$500.00 57. Part 3: Total personal and household items, line 15 \$1,000.00 Part 4: Total financial assets, line 36 58. \$600.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$2,100.00 Copy personal property total \$2,100.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$2,100.00

Official Form 106A/B Schedule A/B: Property page 5

			Document		Page 15 of 55	•
Fil	ll in this inform	ation to identify your	case:			
De	ebtor 1	Sharonna Andrev	vs			
Do	obtor 2	First Name	Middle Name	L	ast Name	
	ebtor 2 oouse if, filing)	First Name	Middle Name	L	ast Name	
Un	nited States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS	
	ase number					☐ Check if this is an amended filing
	fficial For		operty You Cla	im	as Exempt	4/16
he nee	property you lis	ted on <i>Schedule A/B: F</i> attach to this page as	Property (Official Form 106A/B)	as yo	ur source, list the property that you	r supplying correct information. Using claim as exempt. If more space is additional pages, write your name and
spe any iun exe	ecific dollar am y applicable sta ids—may be un emption to a pa	ount as exempt. Alter tutory limit. Some ex- ilimited in dollar amo	natively, you may claim the f emptions—such as those for unt. However, if you claim an	ull fai heal exen	th aids, rights to receive certain b option of 100% of fair market valu	ing exempted up to the amount of enefits, and tax-exempt retirement
	<u>···</u>	the Property You Cla	im as Exempt			
1.	Which set of e	exemptions are you c	laiming? Check one only, ever	n if vo	ur spouse is filina with vou.	
	_		nonbankruptcy exemptions.	•	, , ,	
	_	· ·	ns. 11 U.S.C. § 522(b)(2)	11 0.0	3.0. § 022(b)(0)	
^					Cities the testerment on history	
۷.			ule A/B that you claim as exe	• •		Considir laws that allow assessed as
		n of the property and lin nat lists this property	e on Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Furniture		\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Line from Sche	edule A/B: 6.1	<u>.</u>		100% of fair market value, up to	
					any applicable statutory limit	
	Clothing	edule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line from Gene	duio A/B. IIII			100% of fair market value, up to any applicable statutory limit	
	Health Care	Association Check	ing \$600.00	_	\$600.00	735 ILCS 5/12-1001(b)
	Account		— 4000.00	-		()
	Line from Sche	edule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
3.	(Subject to adj	ustment on 4/01/19 and	, ,	ises fi	led on or after the date of adjustmer	,

Official Form 106C

☐ Yes

	Case	17-21494	Doc 1 Filed 07/19/17 Document	7 Entere Page 16	ed 07/19/17 14:5 6 of 55	8:15 Desc N	1ain
Fill	in this informati	ion to identify you					
Deb	_	Sharonna Andro		Loot Name			
Deh	tor 2	First Name	Middle Name	Last Name			
	· · · · <u>-</u>	First Name	Middle Name	Last Name			
Unit	ed States Bankru	uptcy Court for the	NORTHERN DISTRICT OF IL	LINOIS			
Cas (if kno	e number						if this is an
	icial Form 1 hedule D:		s Who Have Claims	Secure	d by Property		12/15
Be as	s complete and ac	curate as possible.	If two married people are filing toget out, number the entries, and attach it	her, both are ed	qually responsible for sup	plying correct informa	
1. Do	any creditors have	e claims secured by	y your property?				
	■ No. Check thi	s box and submit t	his form to the court with your othe	r schedules. Y	ou have nothing else to	report on this form.	
	Yes. Fill in all	of the information	below.				
Par	List All Se	ecured Claims					
	•		more than one secured claim, list the cr	editor separately	Column A	Column B	Column C
for e	ach claim. If more	than one creditor has	s a particular claim, list the other credito cal order according to the creditor's nar	rs in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	The Payday of Illinois	Loan Store	Describe the property that secures	the claim:	\$2,500.00	\$500.00	\$2,000.00
	Creditor's Name		2004 Pontiac Sunfire 12800	0 miles			
	801 1/2 N. Pu Chicago, IL 6		As of the date you file, the claim is: apply. Contingent	: Check all that			
	Number, Street, City	, State & Zip Code	☐ Unliquidated☐ Disputed				
Who	o owes the debt?	Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		☐ An agreement you made (such as	mortgage or se	cured		
	Debtor 2 only		car loan)				
	Debtor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
		ebtors and another	☐ Judgment lien from a lawsuit				
	Check if this claim community debt	relates to a	Other (including a right to offset)	Title Loan			
Date	debt was incurre	d	Last 4 digits of account num	nber			
Ad	ld the dollar value	of your entries in C	column A on this page. Write that nun	nber here:	\$2,500	0.00	

If this is the last page of your form, add the dollar value totals from all pages. \$2,500.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Ca	Se 17-21494 L		Document	Page 1	7 of 55	.15 Des	SC Maili
Fill in	this inform	nation to identify your o		7(A:HIII (.III	1 11111. 1	7 (71 . 7. 7		
Debto	r 1	Charanna Andrau						
Debio	' '	Sharonna Andrew First Name	Middle N	ame	Last Name			
Debto	r 2							
(Spouse	if, filing)	First Name	Middle N	ame	Last Name			
United	l States Bar	kruptcy Court for the:	NORTHERN	N DISTRICT OF ILL	INOIS			
Casa	number							
(if know				_				Check if this is an
							а	mended filing
⊃ffi.∽	ial Form	106E/F						
		/F: Creditors W	ho Havo	Uneocured (Claime			12/15
						Part 2 for creditors with NON	DDIODITY alai	
chedu eft. Att	le D: Credito ach the Cont nd case num	ors Who Have Claims Section tinuation Page to this pag aber (if known).	ured by Proper e. If you have i	ty. If more space is no information to rep	eeded, copy t	any creditors with partially s the Part you need, fill it out, r do not file that Part. On the to	number the en	tries in the boxes on the
Part 1		of Your PRIORITY Un						
_	•	rs have priority unsecured	d claims again	st you?				
	No. Go to Pa	art 2.						
	Yes.	NONDOIGNIT		o				
Part 2		of Your NONPRIORIT						
_	•	rs have nonpriority unsec	_					
	No. You hav	e nothing to report in this pa	art. Submit this	form to the court with y	our other sche	edules.		
	Yes.							
un tha	secured claim	n, list the creditor separately	/ for each claim.	For each claim listed,	identify what t	b holds each claim. If a credito type of claim it is. Do not list cla three nonpriority unsecured cl	ims already ind	cluded in Part 1. If more
								Total claim
4.1	Ability R	Recovery Service		Last 4 digits of acco	ount number	75N1		\$469.00
		Creditor's Name ge Mountain Rd Ste	^	When was the debt i	in ourrod?	Opened 05/17		
		PA 18507	^	Wileli was the debt	incurreu :	Opened 03/17		_
		reet City State ZIp Code		As of the date you fi	ile, the claim i	is: Check all that apply		
		red the debt? Check one.						
	Debtor	1 only		☐ Contingent				
	☐ Debtor	2 only		☐ Unliquidated				
		1 and Debtor 2 only		☐ Disputed				
	At least	one of the debtors and and	other	Type of NONPRIORI	TY unsecured	d claim:		
	☐ Check debt	if this claim is for a comm	nunity	Student loans				
		m subject to offset?		report as priority claim		ration agreement or divorce the	at you did not	
	■ No			Debts to pension	or profit-sharin	g plans, and other similar debt	S	
	☐ Yes			Other. Specify	Collection	Attorney Epmg Of II-Oa	ak Park	

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Debtor 1 Sharonna Andrews Case number (if know) American General \$5,260.00 4.2 Finance/Springleaf Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? PO Box 3251 Evansville, IN 47731 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile Deficiency ☐ Yes American InfoSource LP as agent \$1,010.00 4.3 Last 4 digits of account number for Nonpriority Creditor's Name When was the debt incurred? A-1 Premium Budget PO Box 248838 Oklahoma City, OK 73124 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Collection Other. Specify 4.4 **Americash** Last 4 digits of account number \$3,695.00 Nonpriority Creditor's Name When was the debt incurred? **PO BOX 184** Des Plaines, IL 60016 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Payday Loan

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Debtor 1 Sharonna Andrews Case number (if know) \$473.00 4.5 **Asset Acceptance** Last 4 digits of account number Nonpriority Creditor's Name PO Box 2036 When was the debt incurred? Warren, MI 48090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection ☐ Yes 4.6 **Barnes Auto** 8896 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/30/07 Last Active 2125 N Cicero When was the debt incurred? 10/11/07 Chicago, IL 60639 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Automobile 4.7 **Bureau of Collection R** Last 4 digits of account number \$105.00 Nonpriority Creditor's Name 7575 Corporate Way When was the debt incurred? Eden Prairie, MN 55344 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection ☐ Yes

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Debtor 1 Sharonna Andrews Case number (if know) 4.8 \$1,010.00 Cash in a Wink Last 4 digits of account number Nonpriority Creditor's Name 3422 Old Capitol Trail, Suite 1109 When was the debt incurred? Wilmington, DE 19808-6192 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Payday Loan ☐ Yes 4.9 **CCI/Contract Callers Inc** \$721.00 Last 4 digits of account number 5903 Nonpriority Creditor's Name Po Box 3000 When was the debt incurred? Opened 1/09/16 Augusta, GA 30903 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 10 Peoples Gas Light And Coke ☐ Yes 4.1 **CCI/Contract Callers Inc** 3023 \$329.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 3000 Opened 5/25/15 When was the debt incurred? Augusta, GA 30903 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 10 Peoples Gas Light And Coke ☐ Yes

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Document Page 21 of 55 Debtor 1 Sharonna Andrews Case number (if know) 4.1 \$9,000.00 City of Chicago Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St. When was the debt incurred? **Room 107** Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Parking tickets ☐ Yes 4.1 Comcast \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3002 When was the debt incurred? Southeastern, PA 19398 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Cable 4.1 Comed \$1,260.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Official Form 106 E/F

debt

■ No

☐ Yes

Type of NONPRIORITY unsecured claim:

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

■ Other. Specify Electric

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Page 22 of 55 Case number (if know) Document Debtor 1 Sharonna Andrews 4.1 Comenity Bank/dots 6476 \$0.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 4/04/13 Last Active Po Box 182125 When was the debt incurred? 8/27/14 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes Convergent Outsoucing, Inc. 6525 \$928.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? **Opened 04/17** Renton, WA 98057 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Sprint ☐ Yes 4.1 \$928.00 Convergent Outsourcing Inc. Last 4 digits of account number 6 Nonpriority Creditor's Name 800 SW 39th St. When was the debt incurred? PO Box 9004 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

debt

■ No

☐ Yes

■ Other. Specify Collection

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Nonpriority Creditor's Name
PO BOX 630778
Cincinnati, OH 45263
Number Street City State Zlp Code
Who incurred the debt? Check one.

■ Debtor 1 only
□ Debtor 2 only
□ Debtor 1 and Debtor 2 only
□ At least one of the debtors and another
□ Check if this claim is for a community debt
■ No
□ Yes
■ Other. Specify
■ Other. Specify
■ NSF

When was the debt incurred?

When was the debt incurred?

Check all that apply

When was the debt incurred?

Check all that apply

When was the debt incurred?

Check all that apply

When was the debt incurred?

Check all that apply

As of the date you file, the claim is: Check all that apply

Unliquidated
□ Unliquidated
□ Disputed

Type of NONPRIORITY unsecured claim:
□ Student loans
□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
□ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify
■ NSF

Debto	r 1 Sharonna Andrews	Document Page 24 of 55 Case number (if know)	raiii
4.2	Illinois Bell Telephone Company	Last 4 digits of account number	\$363.00
	Nonpriority Creditor's Name c/o Karen Cavagnaro, Paralegal 1 AT&T Way, Room 3A231 Bedminster, NJ 07921	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Phone	
4.2	Katrina Woodson	Last 4 digits of account number 1165	\$3,516.00
1	Nonpriority Creditor's Name	Last 4 digits of account flumber	ψο,στοισσ
	c/o Jackson Lewis PC	When was the debt incurred?	
	150 N. Michigan #2500		
	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify Judgment	
4.2	Ledford, Wu & Borges, LLC	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		75.55
	105 West Madison St. 23rd Floor	When was the debt incurred?	
	Chicago, IL 60602 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As or the date you me, the claim is: Oneck an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	

■ No

☐ Yes

■ Other. Specify Notice Only

 $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Sharonna Andrews Case number (if know) 4.2 \$588.00 Midland Funding 6161 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 07/15** Po Box 939069 San Diego, CA 92193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Credit One** ☐ Yes Other. Specify Bank N.A. 4.2 **Midnight Velvet** \$374.00 Last 4 digits of account number Nonpriority Creditor's Name 1112 7th Ave When was the debt incurred? Monroe, WI 53566 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection 4.2 **Peoples Gas** 8430 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 3/11/13 Last Active 200 E Randolph When was the debt incurred? 9/12/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Agriculture ☐ Yes

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Desc Main Document Page 26 of 55 Debtor 1 Sharonna Andrews Case number (if know) 4.2 **Peoples Gas** 4213 \$1,500.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Bankruptcy Opened 8/22/13 Last Active 200 E Randolph When was the debt incurred? 10/30/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Agriculture 4.2 **PPIL** \$135.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 18 S. Michigan Ave. 6th Floor Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Bill ☐ Yes 4.2 **Premier Bankcard** \$417.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? P O Box 2208 Vacaville, CA 95696 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Official Form 106 E/F

debt

■ No

☐ Yes

Type of NONPRIORITY unsecured claim:

 \square Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

■ Other. Specify Charge

At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Page 27 of 55 Case number (if know) Document Debtor 1 Sharonna Andrews 4.2 **Professional Account Management** \$524.00 Last 4 digits of account number 9 Nonpriority Creditor's Name PO Box 391 When was the debt incurred? Milwaukee, WI 53201-0698 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Lucious 4.3 **Receivables Performance Mgmt** 6342 Last 4 digits of account number \$663.00 0 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 03/17** Po Box 1548 Lynnwood, WA 98036 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Directv ☐ Yes 4.3 Rolling Meadows \$400.00 Last 4 digits of account number Nonpriority Creditor's Name rd.3600 Kirchoff When was the debt incurred? Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking tickets ☐ Yes

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Document Page 28 of 55 Debtor 1 Sharonna Andrews Case number (if know) 4.3 Sir Finance Loans Corporation \$1,029.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 6140 N. Lincoln Avenue When was the debt incurred? Chicago, IL 60659 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection ☐ Yes 4.3 **Sprint** \$1,029.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? PO Box 7949 Overland Park, KS 66207 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Phone 4.3 **Turner Acceptance Corporation** \$1,797.00 Last 4 digits of account number Nonpriority Creditor's Name 5900 W. Howard Street When was the debt incurred? Skokie, IL 60077 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

■ Other. Specify **Deficiency**

 \square Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtoi	Snaronna Andrews		Case number (if know)	
4.3 5	Urban Attitude	Last 4 digits of account number	5736	\$4,316.00
	Nonpriority Creditor's Name c/o Bradley Sullivan 221 N. LaSalle #1906 Chicago, IL 60601	When was the debt incurred?		
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	<u> </u>	report as priority claims Debts to pension or profit-sharir	og plane, and other similar debte	
	■ No	·	ig plans, and other similar debts	
	Yes	Other. Specify Judgment		
4.3	Village of Oak Park	Last 4 digits of account number		\$250.00
	Nonpriority Creditor's Name 123 Madison St. Oak Park, IL 60302	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Parking tic		
4.3 7	Visa Dept Store National Bank/Macy's Nonpriority Creditor's Name	Last 4 digits of account number	8320	\$0.00
	Attn: Bankruptcy Po Box 8053 Mason, OH 45040	When was the debt incurred?	Opened 12/01/04 Last Active 07/09	
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	,	
	■ No	Debts to pension or profit-sharing	= :	
	☐ Yes	■ Other. Specify Charge Ac	count	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Sharonna Andrews

have more than one creditor for any of the debts th notified for any debts in Parts 1 or 2, do not fill out		dditional creditors here. If you do not have additional persons to be				
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Arnold Scott Harris PC	Line 4.11 of (Check one):	□ Part 1: Creditors with Priority Unsecured Claims■ Part 2: Creditors with Nonpriority Unsecured Claims				
111 W. Jackson Blvd, Ste 600 Chicago, IL 60604-4134						
G ,	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Katrina Woodson	Line 4.21 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
1933 S HOMAN AVE Chicago, IL 60623		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Cificago, in 00023	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Katrina Woodson	Line 4.21 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
1810 N LINDER AVE Chicago, IL 60639		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Cincago, in 00000	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Linebarger Goggan Blair and	Line 4.11 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
Sampson PO Box 06152		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago, IL 60606	Last 4 digits of account number					

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 43,679.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 43,679.00

		I A A A A A A A A A A A A A A A A A A A		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Sharonna Andrev	ws		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Kevona Finley 4425 W. Iowa St. Chicago, IL 60651	Month to Month lease for \$1000.00 per month. Landlord picks up rent at debtor's premises.

		Docume	nt Page 32 c	of 55
Fill in this	information to identify your	case:		
Debtor 1	Sharonna Andrev	/S		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
	-			
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an amended filing
				amended ming
Officia	l Form 106H			
Sched	lule H: Your Cod	ebtors		12/15
	1010 111 1001 000			.2.10
our name	nd number the entries in the and case number (if known) you have any codebtors? (If)	. Answer every question		o this page. On the top of any Additional Pages, write as a codebtor.
_				
■ No				
☐ Yes	3			
	hin the last 8 years, have you a, California, Idaho, Louisiana,			y? (Community property states and territories include ington, and Wisconsin.)
■ No.	Go to line 3.			
☐ Yes	s. Did your spouse, former spou	ise, or legal equivalent live	with you at the time?	
in line Form	2 again as a codebtor only it	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Codo		Column 2: The creditor to whom you owe the debt
	varie, ivaniber, otreet, oity, otate and 21	Ouc		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street City	State	ZIP Code	_
	Oity	State	ZIF Code	
3.2	Name			_ □ Schedule D, line □ Schedule E/F, line
				Schedule G, line
-	Number Street			
	City	State	ZIP Code	

Schedule H: Your Codebtors

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E:11	to detaile former discounts to	la d'Économic	_								
	in this information to into	charonna Ai									
	otor 2	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				_					
		Court for the	NORTHERN DISTRIC	CT OF ILLINOIS							
	se number			-			□ Ar		ed filing ent showir	ng postpetition	
0	fficial Form 1	061						M / DD/ Y		iollowing date.	
	chedule I: Yo		ome				IVI	IVI / DD/ Y	111		12/15
sup spo atta	plying correct inform use. If you are separa ch a separate sheet t	ation. If you ated and you	ible. If two married peo are married and not filir r spouse is not filing wi On the top of any additi	ng jointly, and you ith you, do not incl	r spouse i ude infori	s livi natio	ng with y	you, incl your spo	ude infor ouse. If m	mation about nore space is	your needed,
1.	Fill in your employinformation.	ment		Debtor 1				Debtor 2	or non-f	filing spouse	
	If you have more tha		Employment status	■ Employed				☐ Emplo	oyed		
	attach a separate page with information about additional		Employment status	☐ Not employed	☐ Not employed			☐ Not e	mployed		
	employers.		Occupation	Health Care Pr	ovider						
	Include part-time, se self-employed work.	asonal, or	Employer's name	Kindred Health	ncare						
	Occupation may incl or homemaker, if it a		Employer's address	THC - Chicago 680 S. Fourth S Louisville, KY	St.						
Day	rt 2: Give Detail	s About Mon	How long employed to	here? 9 year	'S			_			
Esti spou	mate monthly incomuse unless you are sep	e as of the daparated.	ate you file this form. If	,	·				·	·	J
							For Deb	tor 1		ebtor 2 or ling spouse	
2.			ry, and commissions (be calculate what the monthless)		2.	\$	2,	265.12	\$	N/A	
3.	Estimate and list m	onthly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lin	e 2 + line 3.		4.	\$	2,26	5.12	\$	N/A	

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Debto	or 1	Sharonna Andrews	-	C	Case n	iumber (<i>if ki</i>	nown)				
					For I	Debtor 1		Fo	r Debtor	2 0"	
					roi i	Deptor 1			n-filing s		
	Сор	y line 4 here	4.		\$	2,26	5.12	\$		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	1 .	\$	134	5.14	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		<u>\$</u> —		0.00	\$-		N/A	_
	5c.	Voluntary contributions for retirement plans	5c) .	\$		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d	i.	\$	(0.00	\$		N/A	_
	5e.	Insurance	5e) .	\$	146	5.01	\$		N/A	<u> </u>
	5f.	Domestic support obligations	5f.		\$		0.00	\$_		N/A	_
	5g.	Union dues	5g		\$		0.00	\$_		N/A	_
	5h.	Other deductions. Specify: Charity	_ 5n		\$		2.71	+ \$_		N/A	<u> </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		3.86	\$_		N/A	_
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	1,98	1.26	\$_		N/A	<u> </u>
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm									
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a		\$		0.00	\$_		N/A	
	8b.	Interest and dividends	8b	١.	\$	(0.00	\$_		N/A	<u> </u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive									
		Include alimony, spousal support, child support, maintenance, divorce									
		settlement, and property settlement.	8c	; .	\$	(0.00	\$		N/A	1
	8d.	Unemployment compensation	8d	1.	\$		0.00	\$		N/A	
	8e.	Social Security	8e).	\$	(0.00	\$_		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	:								
		Specify:	8f.		\$	(0.00	\$		N/A	1
	8g.	Pension or retirement income	8g		\$		0.00	\$_		N/A	_
	8h.	Other monthly income. Specify: Anticipated Pro-rated Tax Refund	_ 8h	۱.+ 	\$	529	9.50	+ \$_		N/A	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	529	9.50	\$_		N/	A
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	2	2,510.76	+ \$		N/A	= \$	2,510.76
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ť-		.,010.70			14/7	[_	2,510.70
	Incluothe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe						Schedule	e <i>J.</i> +\$	0.00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines							e. 12.	\$	2,510.76
										Combi month	ined ly income
13.	Do y	ou expect an increase or decrease within the year after you file this form	?								.,
		No.									
	\neg	Ves Evolain:									

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Fill	in this information to identify your case:							
Deb	otor 1 Sharonna Andrews			Check if this is:				
<u>.</u>			_	An amended filing				
	ouse, if filing)			A supplement shov 13 expenses as of	ving postpetition chapter the following date:			
``				TO OXPONOCO GO OF	and renowing date.			
Unit	United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			MM / DD / YYYY				
	se number							
(II KI	nown)							
Of	fficial Form 106J							
	chedule J: Your Expenses				12/1			
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to the mber (if known). Answer every question.							
Par 1.	tt 1: Describe Your Household Is this a joint case?							
	No. Go to line 2.							
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household?							
	□ No							
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expens	ses for Separate House	hold of Debt	or 2				
_	, ,	see for Coparate Floade	mora or bobt	01 2.				
2.	Do you have dependents? ☐ No							
	Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?			
	Do not state the				□ No			
	dependents names.	Son		14	Yes			
					□ No			
		Son		16	Yes			
					□ No			
					☐ Yes			
					□ No			
3.	Do your expenses include				☐ Yes			
J.	expenses of people other than							
	yourself and your dependents?							
Par	rt 2: Estimate Your Ongoing Monthly Expenses							
Est exp	timate your expenses as of your bankruptcy filing date unless benses as of a date after the bankruptcy is filed. If this is a su plicable date.							
Inc	lude expenses paid for with non-cash government assistanc	e if you know						
the	value of such assistance and have included it on <i>Schedule l</i> ificial Form 106l.)			Your exp	enses			
(011	iiciai i Giiii 100i.)							
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	e. Include first mortgage	e 4. \$		1,000.00			
	If not included in line 4:							
	4a. Real estate taxes		4a. \$		0.00			
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00			
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00			
_	4d. Homeowner's association or condominium dues		4d. \$		0.00			
5	Additional mortgage payments for your residence, such as	home equity loans	5 \$		0.00			

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eptor 1 Si	naronna Andrews	Case num	ber (if known)	
. Utilities:				
	ectricity, heat, natural gas	6a.	\$	180.76
	ater, sewer, garbage collection	6b.	\$	0.00
	elephone, cell phone, Internet, satellite, and cable services	6c.		120.00
	her. Specify:	6d.	·	0.00
	d housekeeping supplies	7.	\$	400.00
	re and children's education costs	8.	\$	40.00
	g, laundry, and dry cleaning	9.	·	50.00
	Il care products and services	10.	*	50.00
	and dental expenses	11.		50.00
	ortation. Include gas, maintenance, bus or train fare.	11.	Ψ	30.00
	nclude car payments.	12.	\$	200.00
	nment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	ole contributions and religious donations	14.	·	0.00
i. Insuran	•		·	0.00
	nclude insurance deducted from your pay or included in lines 4 or 20.			
	re insurance	15a.	\$	0.00
	ealth insurance	15b.		0.00
	ehicle insurance	15c.	·	100.00
	ther insurance. Specify:	15d.	·	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.		<u> </u>	0.00
Specify:	or not morade taxes deducted from your pay or moraded in into 5 4 of 25.	16.	\$	0.00
	ent or lease payments:		· —	0.00
	ar payments for Vehicle 1	17a.	\$	0.00
17b. Ca	ar payments for Vehicle 2	17b.	\$	0.00
	her. Specify:	17c.	\$	0.00
	her. Specify:	17d.	\$	0.00
	yments of alimony, maintenance, and support that you did not report	as	· —	
	d from your pay on line 5, Schedule I, Your Income (Official Form 106		\$	0.00
). Other pa	ayments you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	al property expenses not included in lines 4 or 5 of this form or on So			
20a. Mo	ortgages on other property	20a.		0.00
20b. Re	eal estate taxes	20b.	\$	0.00
	operty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Ma	aintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Ho	omeowner's association or condominium dues	20e.	\$	0.00
. Other: S	Specify:	21.	+\$	0.00
	· · · -			2100
	e your monthly expenses			
	d lines 4 through 21.		\$	2,190.76
22b. Cop	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	
22c. Add	I line 22a and 22b. The result is your monthly expenses.		\$	2,190.76
0-1	in various manufacture and the arms			<u> </u>
	te your monthly net income.	00	c	0.540.50
	ppy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,510.76
23b. Co	ppy your monthly expenses from line 22c above.	23b.	-\$	2,190.76
00 - 0	the second secon			
	ubtract your monthly expenses from your monthly income.	23c.	\$	320.00
ın	ne result is your monthly net income.	200.	T	
4. Do vou e	expect an increase or decrease in your expenses within the year after	vou file this	form?	
	ple, do you expect to finish paying for your car loan within the year or do you expect y			ease or decrease because o
	on to the terms of your mortgage?	5 5 1	-	
■ No.				
☐ Yes.	Explain here:			

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Ellis de la la fact					
	rmation to identify your				
Debtor 1	Sharonna Andrev First Name	VS Middle Name	Last Name		
Debtor 2	ristrano	Widale Name	Last Hamo		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
If two married p You must file the	eople are filing togethe	r, both are equally response to the conference of the conference of the connection with a bar		rrect information. s. Making a false statemer	12/15 at, concealing property, or imprisonment for up to 20
	n Below	one who is NOT on etter	erney to help you fill out	hankruntau farma?	
Dia you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				cy Petition Preparer's Notice, Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sur	nmary and schedules file	ed with this declaration ar	d
X /s/ Sha	aronna Andrews		X		
Sharo	nna Andrews ure of Debtor 1		Signature of	f Debtor 2	
Date	July 19, 2017		Date		

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Fill in	this inform	ation to identify you	r case:			
Debto		Sharonna Andre				
		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 if, filing)	First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Ormoo	Oldico Bail	mapley Court for the.	TOTAL PROPERTY OF A	51 ILLII(010		
Case I	number				_	heck if this is an mended filing
	cial For	-	Affairs for Individ	duals Filing for B	ankruntov	4/10
inform	ation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of any	equally responsible for sup y additional pages, write you	
1. W	hat is your	current marital statu	ıs?			
	Married Not marr	ied				
2. Di	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live now		
D		or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad		Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	No Vas Mal	ce sure you fill out Sch	nedule H: Your Codebtors (O	fficial Form 106H)		
	i es. Mai	te sure you iiii out oci	leddie 11. Todi Godebiois (O	inciai i oim roorij.		
Part 2	Explair	the Sources of You	r Income			
Fi	ll in the total	amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	l No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$21,537.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(bef	ss income ore deductions and usions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
For last c (January		dar year: December (31, 2016)	■ Wages, commissions, bonuses, tips		\$34,505.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
				☐ Wages, commissions, bonuses, tips		\$-10,544.00	☐ Wages, combonuses, tips	missions,	
				Operating a business			☐ Operating a	business	
		lar year bef December 3		■ Wages, commissions, bonuses, tips		\$35,467.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			Operating a	business	
List ea	ach s No		ne gross inco	se and you have income that		-	-		
				Debtor 1			Debtor 2		
				Sources of income Describe below.	eacl (bef	ss income from h source ore deductions and usions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Part 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankru	ıptcy			
_	i ther No.	Neither De individual puring the	ebtor 1 nor E rimarily for a 90 days befo Go to line 7	's debts primarily consume Debtor 2 has primarily cons personal, family, or househouse you filed for bankruptcy, of the sach creditor to whom you pa	sumer de old purpe did you p	ebts. Consumer debts ose." oay any creditor a tota	I of \$6,425* or mo	re?	,
			paid that cr not include	peditor. Do not include payme payments to an attorney for t on 4/01/19 and every 3 year	ents for d this ban	lomestic support oblig kruptcy case.	ations, such as ch	nild support a	and alimony. Also, do
	Yes.			or both have primarily consore you filed for bankruptcy, c			I of \$600 or more?)	
		■ No.	Go to line 7						
		□ Yes	include pay	each creditor to whom you pa ments for domestic support of this bankruptcy case.				, ,	
Cred	ditor's	s Name and	l Address	Dates of payme	ent	Total amount paid	Amount you still owe	Was this p	payment for

Case 17-21494 Doc 1 Filed 07/19/17 Entered 07/19/17 14:58:15 Page 40 of 55 Document ase number (if known) Debtor 1 Sharonna Andrews Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address Dates of payment** Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. ☐ Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

■ No
□ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Address:

Official Form 107

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Person to Whom You Gave the Gift and

Describe the gifts

Dates you gave the gifts

Value

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Del	btor 1 Sharonna Andrews		Document	Page 41 of 55	umber (if known)	
					,	
14.	Within 2 years before you filed f ■ No □ Yes. Fill in the details for each			jifts or contributions with	a total value of more than	\$600 to any charity?
	Gifts or contributions to chariti more than \$600 Charity's Name Address (Number, Street, City, State an	es that total	Describe what	you contributed	Dates you contributed	Value
Par	rt 6: List Certain Losses					
15.	Within 1 year before you filed fo or gambling?	r bankruptcy o	r since you filed fo	r bankruptcy, did you los	se anything because of the	ft, fire, other disaster,
	■ No □ Yes. Fill in the details.					
	Describe the property you lost how the loss occurred	Includ	e the amount that ir	coverage for the loss asurance has paid. List pen 33 of <i>Schedule A/B: Proper</i>		Value of property lost
Par	rt 7: List Certain Payments or 1	Fransfers -				
	consulted about seeking bankru Include any attorneys, bankruptcy No Yes. Fill in the details. Person Who Was Paid Address Email or website address Person Who Made the Payment	petition prepare	rs, or credit counse		Date payment or transfer was made	Amount of payment
	Law Offices of David Freydi 8707 Skokie Blvd Suite 305 Skokie, IL 60077 david.freydin@freydinlaw.co		Attorney Fees	S	7/19/17	\$400.00
17.	Within 1 year before you filed fo promised to help you deal with you not include any payment or trail. No Yes. Fill in the details.	our creditors	or to make paymer	else acting on your behal its to your creditors?	f pay or transfer any prope	rty to anyone who
	Person Who Was Paid Address		Description and transferred	l value of any property	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed fransferred in the ordinary cours include both outright transfers and include gifts and transfers that you	se of your busing transfers made	ness or financial a as security (such a	ffairs? s the granting of a security		

■ No

☐ Yes. Fill in the details.

Person Who Received Transfer Description and value of Describe any property or Date transfer was payments received or debts Address property transferred made paid in exchange Person's relationship to you

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Debtor 1 **Sharonna Andrews**

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	■ No □ Yes. Fill in the details.							
	Name of trust	I	Description and	value of the pro	perty trans	sferred		ate Transfer was nade
Pa	Itt 8: List of Certain Financial Accou	ınts, Instrume	nts, Safe Depos	it Boxes, and S	torage Unit	ts		
20.	sold, moved, or transferred? Include checking, savings, money m houses, pension funds, cooperatives	arket, or other	r financial accou	unts; certificate:	s of deposi	•	•	
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		4 digits of unt number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer
21.	Do you now have, or did you have w cash, or other valuables?	ithin 1 year be	fore you filed fo	or bankruptcy, a	ny safe de	posit box or other depo	ositor	y for securities,
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP	Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents		Do you still have it?
22.	Have you stored property in a storag	e unit or place	e other than you	ır home within 1	year befo	re you filed for bankru	otcy?	
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP	Code) t	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents		Do you still have it?
Pa	irt 9: Identify Property You Hold or (Control for So	meone Else					
23.	Do you hold or control any property for someone.	that someone	else owns? Inc	lude any prope	rty you bor	rowed from, are storing	g for,	or hold in trust
	■ No □ Yes. Fill in the details.							
	Owner's Name	,	Whore is the pre	morty?	Deceribe	the property		Value
	Address (Number, Street, City, State and ZIP	Code) (Where is the pro Number, Street, City, Code)		Describe	the property		Value
Pa	rt 10: Give Details About Environme	ntal Informatio	on					
For	the purpose of Part 10, the following	definitions ap	ply:					
	Environmental law means any federa toxic substances, wastes, or materia regulations controlling the cleanup of	I into the air, I	land, soil, surfac	ce water, groun	• .			
	Site means any location, facility, or p	property as de	fined under any		law, wheth	er you now own, opera	ate, o	r utilize it or used

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Sharonna Andrews

24.	Has	any governmental unit notified you that	you may be liable or potentially liable	unc	der or in violation of an environme	ntal law?	
		Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit of	any release of hazardous material?				
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice	
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any envi	iron	mental law? Include settlements a	nd orders.	
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or	Connections to Any Business				
27.	Wit	nin 4 years before you filed for bankrupt	cy, did you own a business or have an	ny of	f the following connections to any	business?	
		☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	, eith	ner full-time or part-time		
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (L	_LP)		
		☐ A partner in a partnership					
		☐ An officer, director, or managing exc	ecutive of a corporation				
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation				
		No. None of the above applies. Go to F	art 12.				
		Yes. Check all that apply above and fill	in the details below for each business	s.			
		siness Name dress	Describe the nature of the business		Employer Identification number		
		mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security r	idiliber of friiv.	
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement t	to aı	nyone about your business? Inclu	de all financial	
	■ No □ Yes. Fill in the details below.						
	Name Date Issued Address (Number, Street, City, State and ZIP Code)						

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Debtor 1 Sharonna Andrews

are true and correct. I understand t	ment of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers t making a false statement, concealing property, or obtaining money or property by fraud in connection fines up to \$250,000, or imprisonment for up to 20 years, or both. 1.
/s/ Sharonna Andrews	
Sharonna Andrews Signature of Debtor 1	Signature of Debtor 2
Date _July 19, 2017	Date
Did you attach additional pages to ■ No □ Yes	our Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
\$24	5	filing fee
\$7	'5	administrative fee
+ \$1	5	trustee surcharge
\$33	5	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-21494 Doc 1 Filed 07/19/17 Entered 07/19/17 14:58:15 Desc Main Document Page 49 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Sharonna Andrews		Case No).	
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR I	DEBTOR(S)	
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20160 ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	y, or agreed to be pa	id to me, for services	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received			400.00	
	Balance Due			3,600.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	I have not agreed to share the above-disclosed comp	ensation with any other person	n unless they are me	embers and associates	of my law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				law firm. A
5. I	n return for the above-disclosed fee, I have agreed to re	nder legal service for all aspec	cts of the bankruptc	y case, including:	
b c d	Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito Representation of the debtor in adversary proceeding [Other provisions as needed] Negotiations with secured creditors to re reaffirmation agreements and applicatio 522(f)(2)(A) for avoidance of liens on hor	ement of affairs and plan which ors and confirmation hearing, as and other contested bankrup educe to market value; ex ns as needed; preparatio	ch may be required; and any adjourned hatcy matters; semption planning	earings thereof; g; preparation and	I filing of
6. B	y agreement with the debtor(s), the above-disclosed fee	e does not include the following	ng service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	y agreement or arrangement fo	or payment to me fo	r representation of the	debtor(s) in
Ju	ly 19, 2017	/s/ Brian P. Desh			
Do	-	Brian P. Deshur Signature of Attorn Law Offices of I 8707 Skokie Blv Suite 305 Skokie, IL 60077 (630) 516-9990 david.freydin@f Name of law firm	ney David Freydin d , Fax: (866) 575-37	65	

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United States Bankruptcy Court Northern District of Illinois

In re	Sharonna Andrews		Case No.	
		Debtor(s)	Chapter 13	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	42
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	July 19, 2017	/s/ Sharonna Andrews Sharonna Andrews		

Ability Recovery Service 1 Montage Mountain Rd Ste A Moosic, PA 18507

American General Finance/Springleaf Attn: Bankruptcy Dept PO Box 3251 Evansville, IN 47731

American InfoSource LP as agent for A-1 Premium Budget PO Box 248838 Oklahoma City, OK 73124

Americash PO BOX 184 Des Plaines, IL 60016

Arnold Scott Harris PC 111 W. Jackson Blvd, Ste 600 Chicago, IL 60604-4134

Asset Acceptance PO Box 2036 Warren, MI 48090

Barnes Auto 2125 N Cicero Chicago, IL 60639

Bureau of Collection R 7575 Corporate Way Eden Prairie, MN 55344

Cash in a Wink 3422 Old Capitol Trail, Suite 1109 Wilmington, DE 19808-6192

CCI/Contract Callers Inc Po Box 3000 Augusta, GA 30903

CCI/Contract Callers Inc Po Box 3000 Augusta, GA 30903 City of Chicago 121 N. LaSalle St. Room 107 Chicago, IL 60604

Comcast PO Box 3002 Southeastern, PA 19398

Comed PO Box 6111 Carol Stream, IL 60197

Comenity Bank/dots Po Box 182125 Columbus, OH 43218

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Convergent Outsourcing Inc. 800 SW 39th St. PO Box 9004 Renton, WA 98057

Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Fifth Third Bank PO BOX 630778 Cincinnati, OH 45263

Illinois Bell Telephone Company c/o Karen Cavagnaro, Paralegal 1 AT&T Way, Room 3A231 Bedminster, NJ 07921 Katrina Woodson c/o Jackson Lewis PC 150 N. Michigan #2500 Chicago, IL 60601

Katrina Woodson 1933 S HOMAN AVE Chicago, IL 60623

Katrina Woodson 1810 N LINDER AVE Chicago, IL 60639

Ledford, Wu & Borges, LLC 105 West Madison St. 23rd Floor Chicago, IL 60602

Linebarger Goggan Blair and Sampson PO Box 06152 Chicago, IL 60606

Midland Funding Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Midnight Velvet 1112 7th Ave Monroe, WI 53566

Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601

Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601

PPIL 18 S. Michigan Ave. 6th Floor Chicago, IL 60603 Premier Bankcard P O Box 2208 Vacaville, CA 95696

Professional Account Management PO Box 391 Milwaukee, WI 53201-0698

Receivables Performance Mgmt Attn: Bankruptcy Po Box 1548 Lynnwood, WA 98036

Rolling Meadows rd.3600 Kirchoff Rolling Meadows, IL 60008

Sir Finance Loans Corporation 6140 N. Lincoln Avenue Chicago, IL 60659

Sprint
Bankruptcy Department
PO Box 7949
Overland Park, KS 66207

The Payday Loan Store of Illinois 801 1/2 N. Pulaski Rd. Chicago, IL 60651

Turner Acceptance Corporation 5900 W. Howard Street Skokie, IL 60077

Urban Attitude c/o Bradley Sullivan 221 N. LaSalle #1906 Chicago, IL 60601

Village of Oak Park 123 Madison St. Oak Park, IL 60302

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Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040